

## Factors affecting the tax return compliance in Faisalabad, Pakistan

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Taxes, legally mandated payments to the government by individuals or businesses, are typically made without direct compensation. This paper explores the factors that influence compliance with income tax return filing. It examines the awareness level of individual taxpayers regarding tax returns, their satisfaction with the tax return filing process, and their understanding of various issues related to tax return filing compliance. The study focuses on teachers in Faisalabad in government. Data was collected through questionnaires, and the Probit model was employed for empirical analysis. The results indicate that income, foreign visits, trust in legal system, online shopping experiences, and exemptions significantly and positively impact probability of tax return filing. The cross-tab analysis results revealed that tax return forms are perceived as complex, and respondents typically need to file their returns independently. The lack of awareness contributes to their unfamiliarity with the tax return filing process, its benefits, and the refund process. The findings suggest that the government, tax administrators, and tax practitioners should address the factors that discourage tax filing and try to simplify the tax return filing process. The study recommends introducing a more automated tax return filing system by improving online registration process, and simplifying the procedure for taxpayers to complete their tax return forms.

Keywords: Tax returns filing, Tax knowledge, Tax satisfaction.

### INTRODUCTION

Governments need funds to aid the administration, transportation systems, and delivery of services (Komanya, 2013). Tax is a mandatory charge imposed on income and assets of the taxpayers with nothing particular in return (Lymer and Hasseldine, 2002). In developing nations, the governments must actively promote economic growth and development because private initiative and capital are limited in quantity. Like other developing countries, in Pakistan, taxes are levied by the federal government, and governments at the provincial level are also given the authority to impose certain types of direct taxes. Taxes are usually classified as either direct or indirect. The primary source of direct tax is income tax, but it may also include poll tax, property tax, and foreign travel tax, among other things (Chaudhry and Munir, 2010). The Federal Board of Revenue (FBR) is a state tax agency that accounts for nearly 64% of total revenue collection in the country. The fiscal year 2019-2020 was a challenging year for tax collection. The FBR estimated a tax collection loss of over PKR500 billion due to the coronavirus and subsequent lockdown (Akhtar, 2020). For the fiscal year 2019, FBR received 2.9 million returns, the highest number in FBR history. The ratio of return filing to the population in

India is 5 percent, 58 percent in France, and 80 percent in Canada. It was nearly 0.02 percent in Pakistan (Khan, 2020). The FBR needs to maximize tax revenue and increase the number of tax filers, bridge the obnoxious tax gap, check leakages, register all business houses and assets, and combat rampant corruption within their rank and file.

Pakistan was placed on the Financial Action Task Force's (FATF's) grey list again in 2018 due to the "Strategic Deficiencies" in the fight against corruption, tax evasion, and terrorism financing, as stated by FATF. Pakistan is trying hard to stick to the 26-point action plan to comply with the necessary concerns of FATF (Amin *et al.*, 2020), and have remained successful in escaping from the gray list.

The FATF's primary goals are money laundering and terrorist financing; however its work directly contributes to large initiative to increase tax collection and decrease tax evasion. The FATF helps to create a climate that discourages illegal financial activities- particularly tax evasion-by promoting transparency, strengthen anti-money laundering measures and encouraging international cooperation.

In our fiscal woes, there is also a criminal responsibility on the part of International Monetary Fund "bosses," who pressurize our economic managers to emulate their flaws prescriptions. Rotberg and Gisselquist (2009) concluded that

better public governance quality in underdeveloped countries could be important in determining tax compliance. Because of the importance of tax revenues, most countries' tax administrators devote much time and effort to understanding and dealing with noncompliance (Richardson and Sawyer, 2001). Like most developing nations, tax compliance in Pakistan presents a considerable challenge to tax administration regarding revenue performance. The government derives a major portion of its income from collecting individual income tax. Tax institutions provide high-quality services to taxpayers in terms of tax return filing. The tax authorities of Pakistan make some possible statistics in electronic tax return filing that taxpayers have filed their tax returns electronically using the website of the FBR. IRIS is an online portal where you can file your income tax return. After registering, you can access IRIS and file your tax return. Complexity in the tax return filling domain can be explained in different forms of complexity, such as difficulty in tax computation (Mckerchar, 2001), low complexity (Kirchler *et al.*, 2008), and procedural difficulty of tax administration (Cox and Eger, 2006). Further research showed that tax complexity negatively affects perceptions of fairness among taxpayers (Milliron, 1985). Individuals have traditionally turned to tax professionals for guidance to help them fulfill their tax returns (Collins *et al.*, 1990). Supadmi (2009) argues that one of the efforts to improve tax compliance is providing excellent services to taxpayers. According to the World Bank, Pakistan's taxation system is inefficient, with over 70 distinct taxes and at least 37 governmental departments enforcing these taxes." (Bukhari and Haq, 2020). Fostering economic growth in any country requires the economy to be documented. The documentation gives policymakers a vivid picture of the economy, leading to better policymaking. Tax return filing is the central part of this documentation system. In Pakistan, tax authorities provide different facilities for tax return filing for the easiness of taxpayers. People avoid tax returns filling even they are paying taxes.

The conundrum remains unsolved that why do people avoid income tax return filing in Pakistan, even though they are highly educated, facilitated by the government? Which issues are they facing in the tax return filing process? Why was there an evolution created in tax return filing? Why the return filing process cannot be simplified?

To answer the above mentioned questions, this study aims to determine which factors affect tax return filing behavior of the individuals. These factors include demographic characteristics (age, Gender, education), social factors (tax filler in family, stay another country, online shopping), economic factors (Trust in government, legal system, income), and the individual taxpayers' intent to use the return filing system. While keeping given the above-stated facts, the following objectives of the proposed study have been devised.

- To understand respondents' issues with tax return filing compliance.

- To investigate the factors that affect tax return compliance behavior.

To suggest some policy implications in the light of empirical evidence for improving the tax return filing process.

**Theoretical background and relevant literature:** The Theory of Planned Behavior, proposed by Ajzen (1991), is the most frequently used psychological theory to understand human behavior. It focuses that an individual's behavior is motivated by his intentions to behave, and the preferences are influenced by three fundamental factors factors-behavioral beliefs, normative beliefs, and control beliefs (Fishbein and Ajzen, 1975). The literature review highlights many factors influencing tax return compliance, while the theoretical framework provides a psychological perspective to understand taxpayer behaviour. This study examines the factors influencing tax return compliance in Faisalabad comprehensively.

Behavioral beliefs refer to an individual's thoughts about their behavior's outcomes and evaluation. Positive tax advice from the community may also shape these behavioral beliefs regarding tax return compliance. Moreover, the increased moral persuasion by the Directorate General of Taxes may also raise the individuals' motivation to become compliant taxpayers. On the other hand, normative beliefs are influenced by other people who motivate an individual to abide by the law. These motivations may come from family, friends, business partners, tax consultants, and tax officials. Normative beliefs play a significant role in situations involving taxpayers or tax professionals representing corporate taxpayers. In the case of people who work in various organizations, tax professionals' compliance behaviour can be influenced by the motivations of others within the organization, such as company leaders or colleagues.

Control beliefs cover the support from leadership or coworkers, which can convince taxpayers to comply with tax regulations. If the company administration does not support tax compliance, tax professionals may choose not to comply. Therefore, control beliefs must be supported by the other two factors.

As mentioned earlier, a large number of studies have supported the Theory of Planned Behavior by showing that normative beliefs, perceived behaviour control, and taxpayer behaviors related to the ease of using e-filing systems influence the intention to use such systems (Sichone *et al.*, 2017; Aziz and Bani, 2017; Gupta *et al.*, 2015). Applying the lessons from the Theory of Planned Behavior, we can gain deeper insights into tax filing in Pakistan, considering individuals' intentions and the influence of others on tax compliance decisions. Following are the reviews of some of the most critical studies relevant to our work; these reviews shall provide the reader with the recent trends in the related research.



Extensive research has examined various factors influencing tax return compliance. [Loo et al. \(2006\)](#) categorized these factors into economic deterrence and socio-psychological characteristics. However, due to data limitations, this study focuses specifically on socio-psychological aspects, emphasizing macroeconomic factors and demographic variables ([Tan and Foo, 2012](#)).

Infrastructure, technical know-how, expectations of efforts and reliability, social consequences, legal issues, data access, and perceived risk are crucial factors influencing the acceptance of electronic taxation systems ([Gayathri and Jayakumar, 2015](#)). It is essential to address challenges related to electronic filings, such as peak surges and operational difficulties, to enhance usability for individual taxpayers ([Narayanan, 2020](#)). Additionally, there is a growing demand for environmentally friendly websites to align with technological advancements ([Tahar et al., 2020](#)).

Perceived ease of use and perceived security have been found to positively affect the adoption of electronic filing, while perceived usefulness does not significantly impact it ([Tahar et al., 2020](#)). The relationship between tax and debt financing is significant for small firms, as tax has a clear and statistically significant effect on their debt levels ([Gordon and Lee, 2001](#)). Micro and medium-sized businesses also show considerable sensitivity to the tax audit process, with no significant differences observed between different-sized companies ([Hauptman et al., 2014](#)).

Investor reactions to tax information are influenced by anticipated policy backlash or negative information relationships, which can have potential negative impacts ([Hoopes et al., 2018](#)). Social factors play a positive role in tax compliance, as evidenced by studies highlighting the impact of social effects on compliance behaviour ([Rakhmawati et al., 2020](#)). Enhancing tax payments requires more efficient tax administration procedures, reducing physical stress and reliance on tax consultancy services ([Onoja and Odoma, 2020](#)).

Religiosity and nationalism have been found to positively influence compliance behaviour among MSMEs taxpayers, while the perception of tax corruption does not significantly affect compliance ([Hanifa and Yucianto, 2019](#)). Age, income, and urban residence have been identified as contributing to tax arrears accumulation among older male taxpayers in big towns with higher incomes ([Mohammad et al., 2017](#)).

Behavioural attitudes, subjective norms, and perceived behaviour control have been shown to significantly and positively affect individual taxpayers' use of e-filing programs ([Aliffiani and Fuadah, 2001](#)). Attitudes, subjective norms, and perceived activity management are crucial factors in determining the volume of electronic income tax returns ([Barati et al., 2014](#)). The simplicity and ease of use of the e-filing system have positively impacted taxpayers' attitudes and voluntary compliance behavior ([Haryani et al., 2015](#)).

Fairness expectations, particularly trade fairness, significantly affect business taxpayers' tax compliance behaviour, while uncertainty impacts various justice aspects ([Abdul and Mcfie, 2019](#)). Perceived behavioural regulation plays a substantial role in enforcement behaviour ([Savitri and Andreasa, 2015](#)). Taxpayer awareness has been found to facilitate the relationship between tax ID number practicality, service quality, and taxpayer compliance ([Savitri and Andreasa, 2015](#)).

While the ANOVA test results revealed no statistically significant relationship between age group, e-form awareness, and website address ([Gayathri and Jayakumar, 2016](#)), exposure to TV and newspaper advertisements positively influences taxpayers' perception of tax compliance in Pakistan ([Cyan et al., 2017](#)). Factors such as audit probability, referral group, perception of equity and fairness, and tax awareness significantly impact tax compliance ([Inasius, 2018](#)).

Exposure to newspaper ads providing information on tax eligibility increases income tax filing. In contrast, exposure to ads reporting the tax filing deadline or financial penalties does not show the same impact ([Koumpias et al., 2019](#)). Tax knowledge, taxation socialization, and tax penalties significantly influence compliance and awareness among taxpayers ([Oktaviana and Kurniaa et al., 2020](#)). Their tax knowledge and understanding influence compliance among MSMEs ([Pertwi et al., 2020](#)).

Awareness of the function of taxation plays a vital role in taxpayers' ability to comply with tax rules and legal instruments ([Oktaviani et al., 2020](#)). Tax knowledge, tax morale, tax penalties, tax socialization, e-filing applications, and organizational climate significantly affect tax compliance ([Azmi et al., 2020](#); [Nurlis et al., 2020](#)). Tax complexity negatively affects tax compliance, while positive effects are observed for tax compliance expectations ([Ayuba et al., 2016](#)). The cost of organizational tax compliance significantly impacts taxation levels ([Onoja and Odoma, 2020](#)).

Tax compliance costs, tax morale, and complexity significantly influence tax compliance among the self-employed ([Ghani et al., 2020](#)). Developing a culture of trust and interconnectedness among taxpayers, tax collectors, politicians, and legislatures is crucial for improving tax compliance ([Razzaq et al., 2020](#)). The literature review highlights the influence of age, income, institutional quality, and tax rates on tax compliance. Improving governance and quality institutions can lead to higher compliance rates. While numerous studies have been conducted worldwide, limited research in Pakistan suggests opportunities for enhancing tax revenue collection.



The author/s should create a "Material and Methods" heading and then put "Research Methodology" and "Analyze and technique" headings under them.

## MATERIALS AND METHODS

The current study focuses on taxpayers' perceptions, satisfaction, and focus on filing their income tax returns. For empirical analysis, we collected primary data from the Faisalabad district of the Punjab Province of Pakistan from 199 respondents through random sampling. All of the respondents were teaching in government schools, colleges, or universities which mean that their income tax was deducted at source. But still, the sample included both-filer and non-fillers. The study used to be carried out through the usage of primary information which is gathered with the help of structured questionnaire and the method of the data collection was through interview.

**Research Instrument for the Study:** A standardized questionnaire was used to evaluate the respondents' responses. STATA was used to enter the information collected from the respondents. To address the numerous study objectives, descriptive statistics and careful evaluation methods were used. This made it easier to analyze and comprehend the data that had been gathered.

**Analyses and Technique:** Data analyses include descriptive statistics and the probit regression method used with the help of STATA. The Probit regression model is used when the dependent variable is binary and has two possible values. The dependent variable has only two solutions: tax filler or not.

$$Y = \alpha + \sum_{i=1}^{11} \beta_i X_i + u_i \quad (1)$$

The dependent variable, Y, represents the tax filler and is a dummy variable with two possible values: 0 and 1.  $\alpha$  is the constant of the regression.  $\beta_i$  Shows the list of 11 parameters to be estimated.  $X_i$  shows the vector of 11 independent variables, where,  $X_1$  is Gender,  $X_2$  is years of Schooling,  $X_3$  is number of tax fillers in the family,  $X_4$  is News,  $X_5$  are percentage of tax fillers in a profession,  $X_6$  is Income level,  $X_7$  is a dummy variable for foreign visit,  $X_8$  is Trust in government on a scale of 0 to 10,  $X_9$  is trust in the legal system,  $X_{10}$  is online shopping experience and  $X_{11}$  is a dummy if a person gets any exemption against filing tax return.

## RESULTS AND DISCUSSION

**Table 1. Frequency distribution of Gender in the sample**

Variables Gender	Frequency	Percent
Male	128	64
Female	71	36
Total	199	100

Source: Author's Calculation

Table 1 displays the frequency and percentage of female and male tax fillers and non-fillers. The female frequency is 71,

which means that out of 199. The male frequency was 128, indicating that out of 199 participants. The female percentage was 36%, while the male percentage was 64%.

## Descriptive statistics

**Table 2. Summary statistics of income tax return filing determinants**

Variable	Observation	Mean	Std. dev.	Min	Max
Age	199	39.050	9.715	23	65
Gender	199	0.643	0.480	0	1
Schooling	199	17.065	2.501	12	22
Tax filler in family	199	1.241	1.036	0	5
News	199	0.889	0.314	0	1
Filler in profession	199	61.427	29.895	5	100
Income	199	3.065	1.252	1	5
Stay another country	199	0.181	0.386	0	1
Trust on government	199	4.111	2.786	0	10
Legal system	199	3.030	1.362	1	5
Online shopping	199	0.552	0.498	0	1
Exemption	199	0.296	0.458	0	1

This table illustrates the description of all variable which shows that total observation, mean, standard deviation, minimum and maximum values.

**Table 3. Testing relationship between tax filler and other determinant of tax return filling using Regression.**

Dep. Var.: Tax filler=1, 0 otherwise	Coefficient	Standard error	Z Score	P-value
Age	0.199	0.053	3.78	0.000
Gender	0.990	0.423	2.34	0.019
Schooling	0.223	0.146	1.53	0.125
Tax filler in family	0.689	0.297	2.32	0.021
News	6.699	1.598	4.19	0.000
Filler in profession	0.019	0.009	2.14	0.032
Income				
2	-0.806	0.675	-1.19	0.233
3	4.877	1.471	3.31	0.001
4	2.876	1.035	2.78	0.005
5			Reference	
Stay other countries	1.769	0.787	2.25	0.025
Trust on government	0.093	0.083	1.12	0.261
Legal System	0.472	0.214	2.20	0.028
Online shopping	1.391	0.675	2.06	0.039
Exemption	2.491	0.769	3.24	0.001
Constant	-21.862	5.037	-4.34	0.000

Source: Author's Calculation

The Probit regression results show that age has a positive and highly significant effect on the probability of a person filing tax returns. This means that aged taxpayers are the most





compliant. Clotfelter (1983); Dubin and Wilde (1988); Beron *et al.* (1992) also claimed that age is positively correlated to tax compliance. Gender also has a positive and highly significant relationship with individuals' tax return filing behaviour. Due to a lack of awareness due to lack of socialization, the women are less compliant. The knowledge of regional characteristics may influence individual taxpayers' perceptions, moulding their attitudes to tax compliance behaviour. Results show a positive association between the education of the taxpayer and tax return filing. This means that the participants have more years of schooling and have the capability to understand the filing of tax returns. Although educated taxpayers are aware of noncompliance opportunities, their higher moral development promotes a more favorable taxpayer attitude and, thus, greater compliance.

Schooling has a non-significant effect on the tax return-filing behaviour of individuals. The coefficient of several tax filers in the family is optimistic. This means that people with a high ratio of family members already filing tax returns are influenced by family behaviour. The reason could be that the person with such a family finds proper guidance at no cost. People who regularly listen to the news are more likely to file tax returns. Therefore, the government may morally pursue taxpayers to file their tax returns using news channels. Results also show that income tax return filing may increase in response to exposure to newspaper advertisements that provide details on tax eligibility, filing deadlines, tax filing benefits, and the financial penalties for not filing. Electronic media and social media also play a positive role in these regards.

Moreover, having a high ratio of tax fillers in the same profession as of respondent also positively and significantly affects the probability of tax return filing of the respondent. According to this study's findings, the respondent's income has a positive relationship with tax return filing. A person with 25 thousand to 50 thousand incomes can file more than a person with a payment of 10000 to 25000. The likelihood of filling is even higher for people with 50 to 75 incomes than those with 10 to 20 thousand incomes. By inference, some high-income earners prefer to engage the services of tax consultants, and they quickly file their returns even if they do not know how to fill them. Torgler (2007) also indicates that high-income people are more likely to be compliant than low-earners.

People who have stayed in some foreign countries are more likely to file tax returns. This result shows that the people who have stayed in other countries are influenced by the international cultural compliance behaviour of foreigners. Trust in government has a positive but statistically insignificant impact. The coefficient of the strength of the legal system shows that it is a significant positive determinant of tax return compliance. Therefore, the result indicates that tax return filing increases if the legal system improves. Online

shopping has a positive and significant impact on tax return compliance. That means that the people doing online shopping are well equipped with internet knowledge and are relatively efficient in collecting filing-related information and filing as well. This means they can easily understand the filling of returns like online shopping, so this impact of technical know-how positively affects the tax return filling. The exemption has a positive, highly significant influence on tax return compliance. This means that those who get exemptions against tax returns filing are more likely to file their tax returns.

Some cross-frequency tables (Table A to Table A8) are presented in the appendix. They show that the respondents are tax filers; however, due to a lack of knowledge, most respondents need guidance on preparing a wealth statement when filing their returns. Even highly educated individuals often seek the assistance of a tax consultant or lawyer to file their taxes. As a result, while most highly educated respondents perceive the quality of the return filing form as average or good, they find the process of tax return filing to be complex and unethical. The respondents' knowledge is influenced by their family filers, who primarily belong to joint families.

Most highly educated respondents express dissatisfaction with the content of the tax return form. Many respondents admit that they don't know how to prepare a wealth statement or reconcile amounts, and they have difficulty understanding concepts like "durable goods.", "Adjustable taxes," and "Deductible allowance." Some respondents are satisfied with the income tax return form content but need help to complete it. Most respondents collect all receipts for goods and are aware of the refund claim process. In contrast, a few respondents do not manage their goods receipts and are unaware of the refund process. Consequently, they perceive the quality of the form as poor and the filing process as complicated. Due to a lack of tax socialization, many filers not know about the refund claim process.

**Conclusion and Suggestions:** This study is conducted to ascertain taxpayers' attitudes toward filing income tax returns (ITR). According to the research, e-filing has gained momentum among government and private teachers. According to the survey, various factors influence tax return filing compliance and add to the tax system's complexity. Considering this problem, this study was carried out to investigate the determinants of tax return filing. The study results provide substantial evidence about the factors determining taxpayers' behavior and perception toward tax filing in Faisalabad. The results also show that the government should increase the efficiency and effectiveness of the tax administration and tax system to facilitate compliance. Proper and effective management of taxes hence increases voluntary compliance. Therefore, the government, the entire stakeholders in tax administration, and tax



practitioners should also take notice of the factors that influence people not to file their taxes returns.

The economy should also be documented and the merit must be brought to the IRIS. The returning process and documents should be straightforward, simple, and concise.

Moreover, whenever a new system is introduced for filing an income tax return, the income tax department should inform the taxpayers via e-mail, text message, social media, and other formal platforms.

In the end, we suggest the implementation of an automated tax system incorporates the utilization of the Computerized National Identity Card (CNIC) for tax records. This initiative enhances the online registration process and simplifies the procedure for taxpayers to complete their tax return forms in a concise and user-friendly manner.

The limitation of this research is that data were collected from education sector employees only. Therefore, the results cannot be generalized. In the future, the researchers may extend the sampling scope and collect data from various sectors.

## Appendix

### Cross tab analysis

**Table A1. Years of education and tax return filling process**

Predictor	Year of education	No	Yes	Don't know
Do you know how we prepare a wealth statement?	12	0	4	
	14	4	6	
	16	20	41	
	18	11	37	
	22	9	19	
Total		107	44	
Do you understand about reconciliation amount?	12	3	1	
	14	7	3	
	16	49	12	
	18	31	17	
	22	22	6	
Total		112	39	
Do you think there are unnecessary difficulties with the tax return form?	12	2	2	
	14	2	8	
	16	15	46	
	18	8	40	
	22	9	19	
Total		36	115	
Do you think the effort is more require than benefits	12	1	2	1
	14	4	2	4
	16	34	10	17
	18	25	16	7
	22	14	3	11
Total		78	33	40

**Table A2. Difficulty and satisfaction of those who file tax return**

	Do you think there is unnecessary difficulty in tax return form?	
	No	Yes

Have you ever read tax return Performa?	No	12	44
	Yes	24	71
Total		36	115
How satisfied are you with the content of tax return Performa?	Very dissatisfied	7	5
	Dissatisfied	13	13
	Neither satisfied nor dissatisfied	28	52
	Satisfied	7	24
Total	Very satisfied	1	1
		56	95

**Table A3. How much effort and difficulties for educated people?**

Do you think the effort is more require than benefits				
	Year of schooling	No	Yes	Don't know
1. Do you think the effort is more require than benefits	12	1	2	1
	14	4	2	4
	16	34	10	17
	18	25	16	7
	22	14	3	11
Total		78	33	40
Do you think there is unnecessary difficulty In tax return form?				
2. Have you ever read tax return performa?	No	12	44	
	Yes	24	71	
Total		36	115	

**Table A4. Collection of purchase receipts.**

Are you familiar with the refund claim process?	Do you collect all receipts of goods which you purchase in a year?		
	No	Yes	Total
No	41	68	109
Yes	11	31	42
Total	52	99	151

**Table A5. Gender awareness on refund process and collection of receipt of goods**

Are you familiar with the refund claim process?	Do you collect all receipts of goods which you purchase in a year?		
	No	Yes	Total
No	41	68	109
Yes	11	31	42
Total	52	99	151
Gender Are you familiar with the refund claim process?			
Female	40	16	56
Male	69	26	95
Total	109	42	151

**Table A6. Who fill your tax return Performa?**

	Who fills your tax return Performa?			
	Tax consultant	Tax lawyer	Myself and other	Total
Female	17	13	26	56



Male	43	18	34	95
Total	60	31	60	151

**Table A7. Knowledge of filling process and read of tax return Performa**

Do you have complete knowledge of the filling process?	Have you read tax return Performa?		
	No	Yes	Total
Very little extent	38	32	70
Little extent	11	22	33
Some extent	7	35	42
Great extent	0	5	5
Very great extent	0	1	1
Total	56	95	151

**Table A8. Return form quality satisfaction for educated people.**

Year of schooling	In your opinion quality of the tax return form				Total
	poor	Fair	good	Excellent	
12	1	1	2	0	4
14	2	5	3	0	10
16	22	19	15	5	61
18	14	17	15	2	48
22	7	9	9	3	28
Total	46	51	44	10	151

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